

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

Larnie Brown
Bernice Brown
Debtor(s)

Case No. 15-13565

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 04/16/2015.
- 2) The plan was confirmed on 09/11/2015.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 04/28/2017, 04/28/2017.
- 5) The case was dismissed on 10/06/2017.
- 6) Number of months from filing to last payment: 29.
- 7) Number of months case was pending: 32.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$12,474.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$7,052.00
Less amount refunded to debtor	\$287.28

NET RECEIPTS: **\$6,764.72**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$4,000.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$330.75
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$4,330.75**

Attorney fees paid and disclosed by debtor: \$0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
BAYVIEW LOAN SERVICING LLC	Secured	6,977.16	6,977.16	6,977.16	2,148.76	0.00
BAYVIEW LOAN SERVICING LLC	Secured	0.00	0.00	0.00	0.00	0.00
CAVALRY SPV I LLC	Unsecured	293.00	199.51	199.51	0.00	0.00
CAVALRY SPV I LLC	Unsecured	133.00	133.36	133.36	0.00	0.00
CITY OF CHICAGO DEPT OF REVENUE	Unsecured	2,000.00	2,886.95	2,886.95	0.00	0.00
COMED LEGAL REVENUE RECOVER	Unsecured	NA	482.78	482.78	0.00	0.00
COMENITY BANK	Unsecured	1,488.00	1,488.96	1,488.96	0.00	0.00
COMENITY BANK	Unsecured	293.00	293.65	293.65	0.00	0.00
CREDIT ACCEPTANCE CORP	Secured	0.00	0.00	0.00	0.00	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	3,000.00	3,513.06	3,513.06	0.00	0.00
JEFFERSON CAPITAL SYSTEMS	Unsecured	NA	433.02	433.02	0.00	0.00
LVNV FUNDING	Unsecured	731.00	556.36	556.36	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	NA	1,524.66	1,524.66	0.00	0.00
QUANTUM3 GROUP	Secured	283.47	283.47	283.47	283.47	1.74
QUANTUM3 GROUP	Secured	0.00	0.00	0.00	0.00	0.00
AMC MORTGAGE SERVICES	Unsecured	0.00	NA	NA	0.00	0.00
ARMOR SYSTEMS CO/VILLAGE OF A	Unsecured	45.00	NA	NA	0.00	0.00
DSNB MACYS	Unsecured	151.00	NA	NA	0.00	0.00
EQUIANT FINANCIAL SVCS	Unsecured	3,462.00	NA	NA	0.00	0.00
FIRSTSOURCE ADVANTAGE/CENTRA	Unsecured	55.00	NA	NA	0.00	0.00
GLOBAL NETWORK	Unsecured	2,738.00	NA	NA	0.00	0.00
MABT/CONFIN	Unsecured	515.00	NA	NA	0.00	0.00
MAGE & PRICE/RONALD L SCHEFDO	Unsecured	135.00	NA	NA	0.00	0.00
MCSI INC/VILLAGE OF STONE PARK	Unsecured	200.00	NA	NA	0.00	0.00
MERCHANTS CR/EDWARD HOSPITAL	Unsecured	81.00	NA	NA	0.00	0.00
MUNICOLLOFAM/VILLAGE OF GLEN	Unsecured	750.00	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
UNITED CONSUMER FINANCIAL SER	Unsecured	331.00	NA	NA	0.00	0.00
SYNCHRONY BANK	Unsecured	187.00	146.80	115.54	0.00	0.00
T MOBILE	Unsecured	NA	144.94	144.94	0.00	0.00
US DEPARTMENT OF EDUCATION	Unsecured	20,541.00	21,066.76	21,066.76	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$6,977.16	\$2,148.76	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$283.47	\$283.47	\$1.74
TOTAL SECURED:	\$7,260.63	\$2,432.23	\$1.74
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$32,839.55	\$0.00	\$0.00

Disbursements:

Expenses of Administration	<u>\$4,330.75</u>	
Disbursements to Creditors	<u>\$2,433.97</u>	
TOTAL DISBURSEMENTS :		<u>\$6,764.72</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 12/11/2017

By: /s/ Glenn Stearns

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.